Retirement Income Needs

How Long Will Your Money Last?

You should carefully consider the investment objectives, risks, charges and expenses of The Hartford's group variable annuities, group variable funding agreements and their underlying funds, or of The Hartford Mutual Funds where applicable, before investing. This and other information can be found in the prospectus or disclosure documents, where applicable. To obtain the applicable product prospectus or disclosure documents, the underlying fund prospectuses, or The Hartford Mutual Funds prospectus, call 1-800-874-2502, option 0. Please read them carefully before you invest or send money.

401 retirement programs (excluding 401(a)) are funded by group variable annuity contracts (countrywide: HL-14991; NY & FL: HL-14973) and group variable funding agreements (HL-16553 and HL-16553 (NY)) issued by Hartford Life Insurance Company (Simsbury, CT). 401(a), 457, and 403(b) retirement programs are funded by group variable annuity contracts (HL-15811, HVL-11002 and HVL-21002 series, HVL-14000, HVL-14001, HVL-20000, HL-17402, HL-14848, HL-17402 and HL-15420 with Rider HL-16957) and group variable funding agreements (HL-16553 and HL-16553 (NY)) issued by Hartford Life Insurance Company (Simsbury, CT). Group variable annuity contracts are underwritten and distributed by Hartford Securities Distribution Company, Inc. where applicable. Retirement programs can be funded by group fixed annuities (HL-19799) issued by Hartford Life Insurance Company (Simsbury, CT) and can also invest in mutual funds through custodial accounts.

* National Vital Statistics Reports; vol. 54 no. 14. National Center for Health Statistics, 2006.

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Do you think that you won't need much money in retirement? Do you think that the money you are able to put aside for retirement will be enough to get you through your golden years? Consider this: People are living longer than ever before, and retirement may last as long as 15 or 20 years – and often longer if early retirement is available.

Life expectancy in the United States* – Americans are living longer lives		
	Additional years	
Current Age	Male	Female
25	51.2	56.0
35	41.9	46.4
45	32.8	37.0
55	24.4	28.0
60	20.4	23.8
65	16.8	19.8
70	13.5	16.0
75	10.5	12.6
80	8.0	9.6
90	4.4	5.2
100	2.3	2.6

Investing for the long term is a crucial strategy in helping to achieve your retirement income goals. Not only is it important to start as soon as possible, but it's also important to make the right choices. Consider choosing investments that have the potential to outpace inflation over time and to provide the growth potential necessary to sustain your chosen retirement lifestyle and income requirements.

Your employer's retirement plan offers you the opportunity to select investment choices that best fit your risk/reward tolerances over time until your retirement. If you need help determining your long-term retirement investment strategy, please consult your financial professional.



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